

To the Honorable Judge Martin Glenn,

Re: Case 22-10964

My name is Hui (Peng) Murrow and I am the wife of another petitioner, James Murrow. I mistakenly submitted a letter in the wrong format and I would like to correct my mistake. This is in regard to the file with receipt number 1658422839.

Unfortunately, roughly half the savings and investments I had built over a 27 year career as financial manager for a large construction company in Shenzhen, China, were essentially lost when the company that handled my assets declared insolvency due to the lockdowns and epidemic.

At the same time, my husband's business was declining due to the pandemic, lockdowns and mandates.

We were looking for other ways to create income for our life. We moved last January to Oklahoma, due to the lower cost of living there. My husband told me that Celsius was a safe and secure financial platform and explained some reasons why. In 2021 I put \$50,000 into Celsius, investing in the USD stable coin there, which rationally would be the safest and most stable investment on the platform. Stable coins are not gambling on appreciation, but just provide interest income.. Celsius offered a 7-8% interest rate on USD and this would add a little to the income we would need to pay our bills when my husband's work declined so much. At the point when Celsius quit paying interest payments to me, the amount had grown to \$52,989.

I was very afraid when Celsius sent me an email that said I couldn't withdraw my money. I felt like I was living in China again where the government, banks and big companies can make choices that hurt people and there is nothing people can do to fight for their rights and protect themselves.

I understand from my husband that Celsius lied about many things. They said they were safe and then they used our money for risky investments and dangerous loaning practices.

I hope you can understand our situation. We know many others have been affected by what Celsius did. I hope you will defend the "little people", who are completely innocent, but defenseless...and can only be protected by the law.

Thank you for taking the time to read my situation. I hope and pray that you can influence things in the direction of us individuals who were most hurt by Celsius's wrongdoing.

Sincerely,

Hui (Peng) Murrow  
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